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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
Northern District of Illinois		
Case number (If known):	Chapter you are filing under:	
	Chapter 11 Chapter 12	
	Chapter 13	☐ Check if the amended f

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	JOEL	
	government-issued picture identification (for example,	First name	First name
	your driver's license or	GEORGE	N. All
	passport).	Middle name ZIEMBA	Middle name
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
e trace	tite i principio de la companie de l		in all and an analysis of the state of the s
۷.	All other names you have used in the last 8 years	n/a First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>6</u> <u>9</u> <u>7</u> <u>5</u>	xxx - xx
	number or federal	OR	OR
	Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx
18 C L G89	ander the first of the first of the second o	智能 化物性电影 化二甲基甲烷 化对抗性 化二甲基甲烷 不知识的 经工程的 电电子 化甲基酚 化二甲基酚 化甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基	est virtuales. Automotiva Astronomia (1985) in 1985 in 198

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Debtor 1 JOEL GEORG First Name Middle No		Case number (if known)		
aller her tit til det se ekste set som er til et en somhet til til kolk ett statt stattet til se kolk ett stat I se ekste statt statte st	ennos antenen recommente en el entre de continente antenente anten	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	☐ I have not used any business names or EINs.		
the last 8 years	Business name	Business name		
Include trade names and doing business as names	Business name	Business name		
	EIN — - — — — — — —	EIN		
	EIN	EIN		
5. Where you live	gene kan kan kan kan mengan kan mengan kan kan kan kan kan kan kan kan kan k	If Debtor 2 lives at a different address:		
	1002-1/2 North Boulevard Number Street	Number Street		
	Unit #37			
	Oak Park IL 60301			
	City State ZIP Code	City State ZIP Code		
	Cook County	County		
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
	Number Street	Number Street		
	P.O. Box	P.O. Box		
	City State ZIP Code	City State ZIP Code		
6. Why you are choosing	Check one:	Check one:		
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		
nder som trendssommerstedeltiskassk remainstaksremuseek remainstaksremakside.	Voluntary Petition for Individuals Filing for	Bankruptcy page 2		

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Debtor 1

JOEL	GEORGE	ZIEMBA	Case number (if known)
First Name	Middle Name	Last Name	

P.	Tell the Court Abou	it Your B	ankrup	tcy Case			
7.	The chapter of the Bankruptcy Code you			a brief description of each Form 2010)). Also, go to the			U.S.C. § 342(b) for Individuals Filing ne appropriate box.
	are choosing to file under	☑ Cha	oter 7				
	unaei	☐ Cha	oter 11				
		☐ Cha _l	oter 12				
		☐ Cha	oter 13				
8.	How you will pay the fee	☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the					
		By la less	uest thaw, a jud than 15 the fee	nat my fee be waived dge may, but is not rec 50% of the official pove	(You may quired to, verty line the choose the	request this opt waive your fee, a at applies to you nis option, you m	ents (Official Form 103A). ion only if you are filing for Chapter 7. and may do so only if your income is a family size and you are unable to a full out the Application to Have the with your petition.
9.	Have you filed for	☑ No					
	bankruptcy within the last 8 years?	Yes.	District		When	***************************************	Case number
	-		District		When	MM / DD / YYYY	Case number
			District		**********************************	MM / DD / YYYY	Case number
			District		When	MM / DD / YYYY	Case number
10	. Are any bankruptcy	7 N-	o Marier in 1 derenandore - 1	reaculatura i remorta ye i mini yaki e ii ayari sakka i minduzeye e minduzeye.	TO THE PERSON OF	reningar a primitisen a transition a transition at the entropy to the	
	cases pending or being	☑ No □ Yes.	Debtor				Relationship to you
	filed by a spouse who is not filing this case with	— 103.	District		When		Case number, if known
	you, or by a business partner, or by an affiliate?					MM / DD / YYYY	
	annater		Debtor				Relationship to you
							Case number, if known
		N			and provide the second	of the solution of the solutio	and the second of the second o
11.	Do you rent your residence?	☐ No. ☑ Yes.	Go to li Has yo resider	ur landlord obtained an e	viction judg	gment against you	and do you want to stay in your
			🛭 No.	. Go to line 12.			
				s. Fill out <i>Initial Statemen</i> s bankruptcy petition.	t About an	Eviction Judgment	t Against You (Form 101A) and file it with
Of	ficial Form 101		Volunt	ary Petition for Individu	als Filing 1	for Bankruptcy	page 3

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Debtor 1	JOEL (GEORGE	ZIEMBA	
	First Name	Middle Name	Last Name	

Deb	otor 1 JOEL GEORG			Case numl	ber (if known)_	
	First Name Middle Nam	ie	Last Name			
Pa	rt 3: Report About Any E	Business	es You Own as a Sole Pr	oprietor		
12.	Are you a sole proprietor	🛭 No.	Go to Part 4.			
	of any full- or part-time business?	☐ Yes	Name and location of busines	ss		
	A sole proprietorship is a	_ , 55	Trains and lossalism of Sasmos			
	business you operate as an		Name of business, if any			
	individual, and is not a separate legal entity such as		ricanio di Baomodo, il cary			
	a corporation, partnership, or		Number Street			
	LLC. If you have more than one					
	sole proprietorship, use a					
	separate sheet and attach it to this petition.					
			City	Si	tate	ZIP Code
			Check the appropriate box to	describe vour husiness:		
			☐ Health Care Business (as	•	(27 Δ))	
			☐ Single Asset Real Estate	•		
			Stockbroker (as defined in		101(01 <i>0</i>))	
			☐ Commodity Broker (as de		`	
			None of the above	iiiled iii 11 0.0.0. 3 10 1(0),	,	
			Trone of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small busine</i> ss	can set most re	appropriate deadlines. If you in	ndicate that you are a small of operations, cash-flow sta	l business atement, a	and federal income tax return or if
	debtor?	🗹 No.	I am not filing under Chapter	11.		
	For a definition of small business debtor, see	□ No.	I am filing under Chapter 11, I	but I am NOT a small busin	ess debto	r according to the definition in
	11 U.S.C. § 101(51D).		the Bankruptcy Code.			, assisting to the domination in
		☐ Yes	I am filing under Chapter 11 a	ınd I am a small business d	lebtor acc	ording to the definition in the
			Bankruptcy Code.			
'a	rt 4: Report if You Own	or Have	Any Hazardous Property	or Any Property That	Needs (mmediate Attention
	_					-
	Do you own or have any property that poses or is	🔼 No				
	alleged to pose a threat	Yes	What is the hazard?			
	of imminent and identifiable hazard to					
	public health or safety?					
	Or do you own any					
	property that needs immediate attention?		If immediate attention is nee	ded, why is it needed?		
	For example, do you own	•				
	perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		***************************************			

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

Where is the property?

page 4

ZIP Code

State

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Debtor 1

JOEL GEORGE ZIEMBA

Case number (if known	

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

! am not required to receive a briefing about credit counseling because of:

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 JOEL GEORGE ZIEMBA
First Name Middle Name Last Name

Case number (if known)_____

Pa	art 6: Answer These Ques	stions for Reporting Purposes	:			
16. What kind of debts do		16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
	you have?	No. Go to line 16b.✓ Yes. Go to line 17.				
		16b. Are your debts primarily money for a business or investigation.				
		✓ No. Go to line 16c.✓ Yes. Go to line 17.				
		16c. State the type of debts you or	we that are not consumer del	ots or business debts.		
17.	Are you filing under Chapter 7?	□ No. I am not filing under Chap	oter 7. Go to line 18.	ers stemment i der street misste der stemment der dem stemment der stemment der stemmente der stemmente der st	POTTERSON NEW YEARS BEEN NEWSON BOTTERS AND THE STATE OF THE SECOND STATE OF THE SECOND STATE OF THE SECOND ST	
а	Do you estimate that after any exempt property is excluded and	Yes. I am filing under Chapter administrative expenses a	7. Do you estimate that after are paid that funds will be ava			
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	¥⊒ No □ Yes				
18.	How many creditors do	2 1-49	1,000-5,000		01-50,000	
1.14560.00	you estimate that you owe?	□ 50-99 □ 100-199 □ 200-999	☐ 5,001-10,000 ☐ 10,001-25,000		01-100,000 than 100,000	
19.	How much do you	2 \$0-\$50,000	31,000,001-\$10 million		,000,001-\$1 billion	
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million		00,000,001-\$10 billion 000,000,001-\$50 billion	
Short Str. 19	i sa manasani i independina Salmana indika kebina indika kadalan dalah independika kebilah dalah indika kebilah	\$500,001-\$1 million	□ \$100,000,001-\$500 mi	_	than \$50 billion	
20.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million		,000,001-\$1 billion	
	estimate your liabilities to be?	\$50,001-\$100,000 \$100,001-\$500,000	□ \$10,000,001-\$50 millio □ \$50,000,001-\$100 millio	_ ` `	00,000,001-\$10 billion 000,000,001-\$50 billion	
		\$500,001-\$1 million	\$100,000,001-\$100 mi		than \$50 billion	
Pa	rt 7: Sign Below					
Fo	or you	I have examined this petition, and correct.	I declare under penalty of pe	rjury that the information	n provided is true and	
If I have chosen to file under Chap of title 11, United States Code. I ur under Chapter 7.						
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fipes up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519; and 3571.				
,		× Ca/Liente ×				
		Signature of Debtor 1 Signature of Debtor 2				
		Executed on 07/18/2017				
Tana ar	ক। প্রত্যাপর ব্যাপর সাহ বংশকরের উল্লেখনে এই ব্যাপনার কেন্দ্রতার স্থানিক বিশ্বস্থা ।	, proposition of Electrical and Alberta Society (Section 1987).			经转换证据 化双甲磺胺酰氨酸氢 海绵等等的 经收益 化二十烷 化基础计算 化二十烷	
Of	ficial Form 101	Voluntary Petition for I	ndividuals Filing for Bankr	uptcy	page 6	

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Debtor	1

JOEL	GEORGE	ZIEMBA
First Manne	MARIAN - Marian	I Bi

Case number (if known)		

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Robert L. Rattler	Date	07/18/2017
Signature of Attorney for Debtor		MM / DD /YYYY
Robert L. Rattler Printed name		
Oak Park Legal Clinic Firm name		
Post Office Box 1321 Number Street		
Oak Park	IL	60301
City	State	ZIP Code
Contact phone (708) 539-1730	Email addre	_{ess} o <u>akpk.legal.1@netzero.com</u>
6196647	IL	
Bar number	State	

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

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